

The diagram illustrates the sequence of operations for a TAN-based transaction:

- 101**: The User (100) provides the Card Code (CC) to the TAN Generator (110).
- 102**: The TAN Generator (110) sends the TAN, calculated as $TAN = f(CC)$, back to the User (100).
- 103**: The User (100) provides the TAN to the Merchant (130).
- 104**: The Merchant (130) sends the TAN and CRED to the Card Issuer (120).
- 105**: The Card Issuer (120) sends the payment amount (\$) to the Merchant (130).
- 106**: The Card Issuer (120) sends the TAN back to the User (100).

FIG. 1

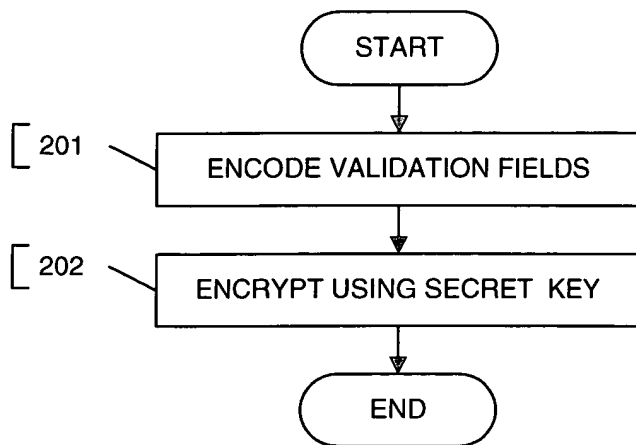


FIG. 2A

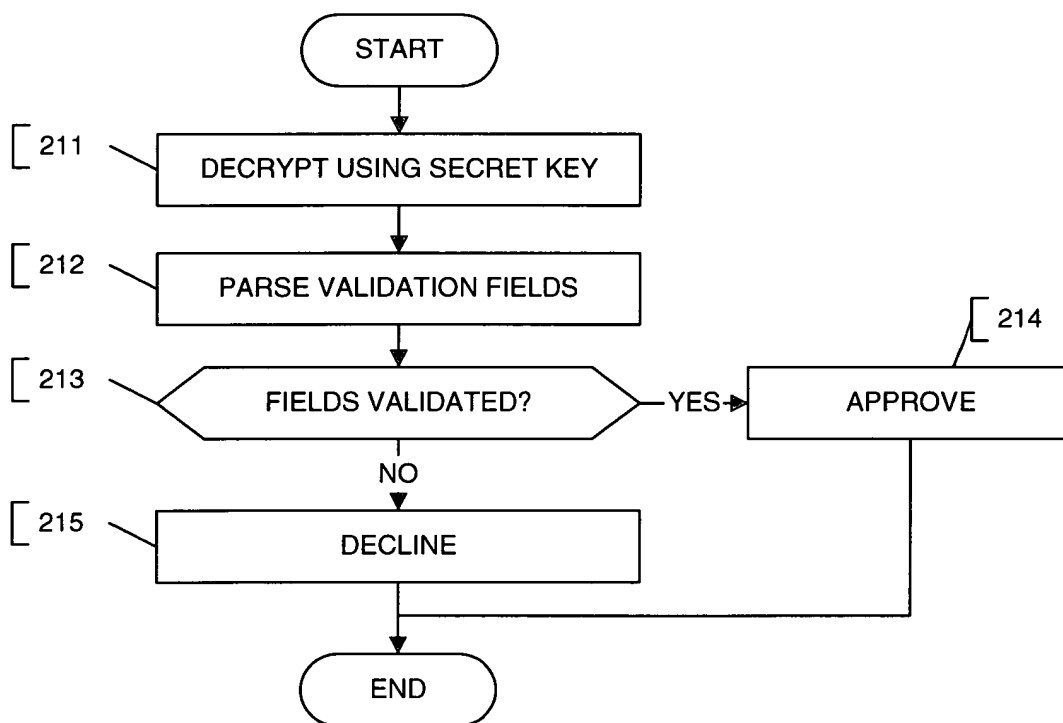


FIG. 2B

FIG. 2B-8055360

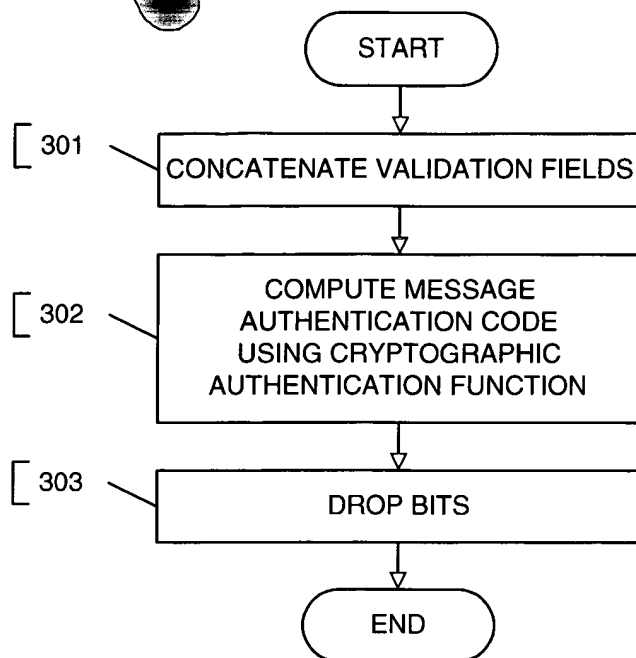


FIG. 3A

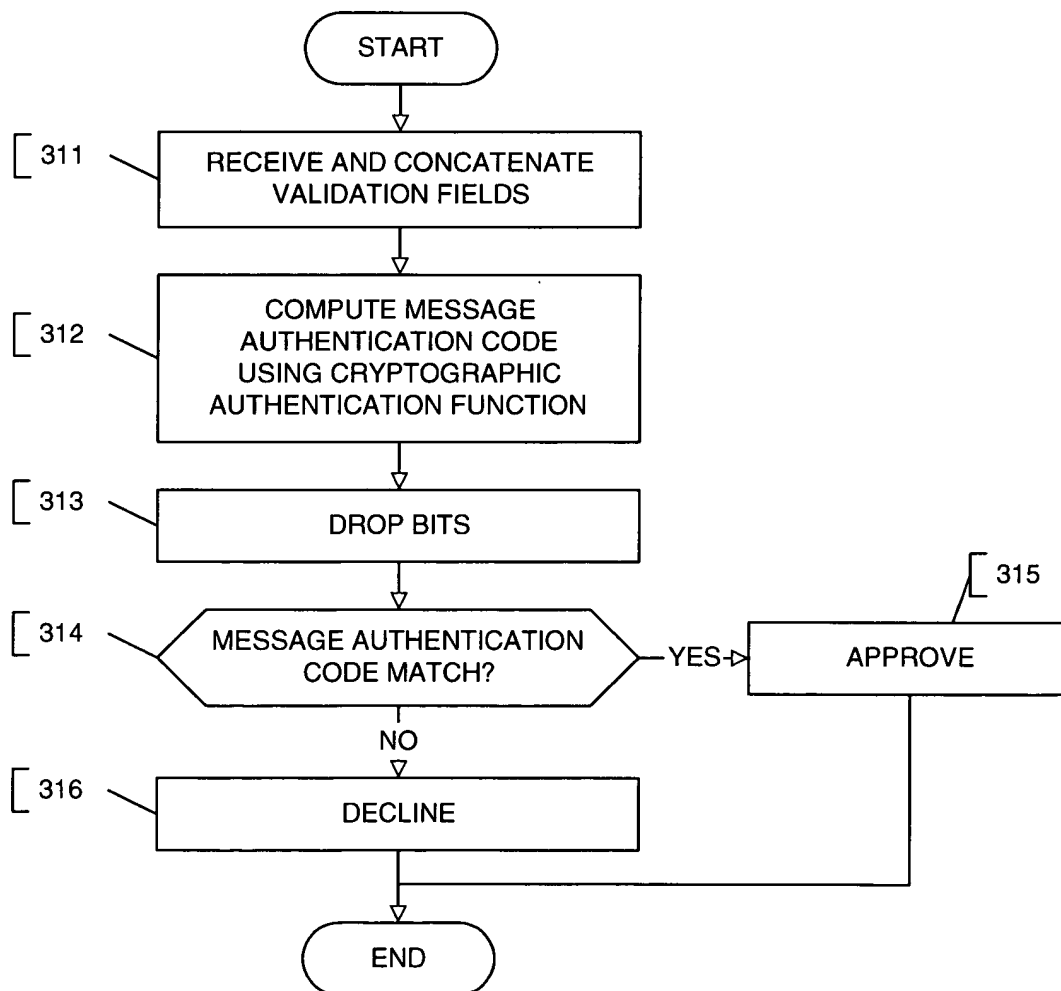


FIG. 3B

FIG. 3A

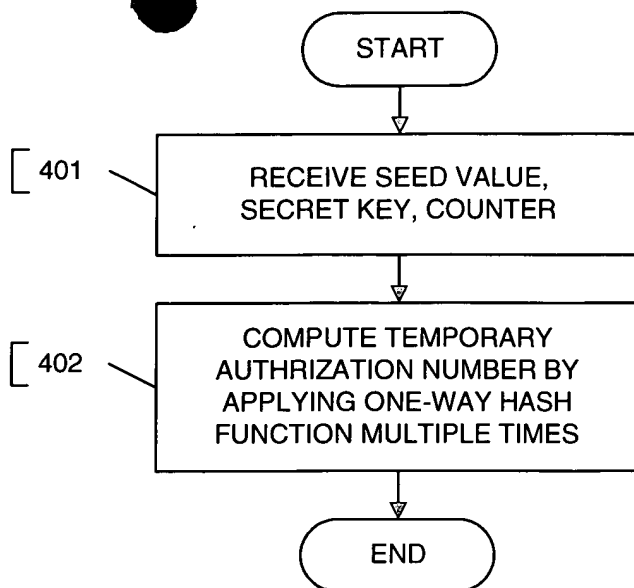


FIG. 4A

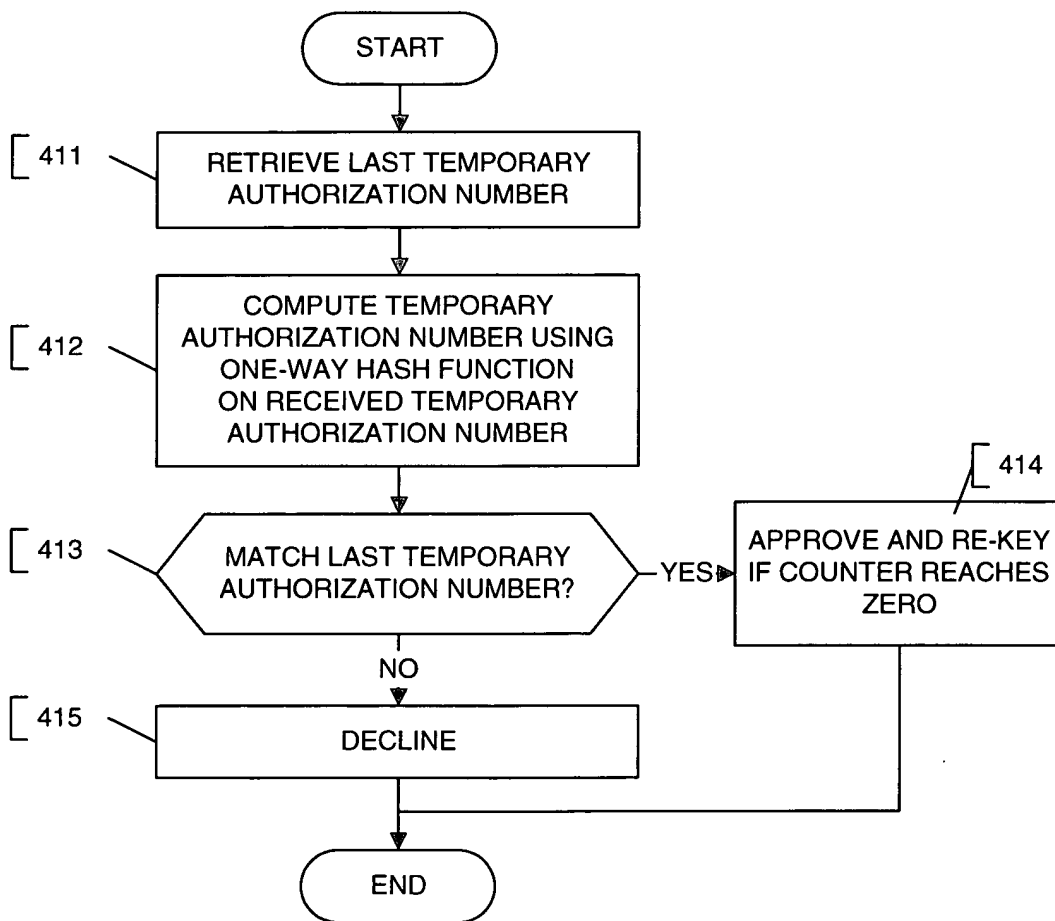


FIG. 4B

105750-3065500